

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 12/29/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christina Joung
314 Crescent Drive
Glenview, IL 60025

Case Number: 14-45856
Office Code: 1

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-1178

Attorney for Debtor(s) (name and address):

David M Siegel
David M. Siegel & Associates
790 Chaddick Drive
Wheeling, IL 60090
Telephone number: 847 520-8100

Bankruptcy Trustee (name and address):

Eugene Crane
Crane Heyman Simon Welch & Clar
135 S Lasalle Ste 3705
Chicago, IL 60603
Telephone number: 312 641-6777

Meeting of Creditors:

Date: **February 10, 2015**

Time: **01:00 PM**

Location: **219 South Dearborn, Office of the U.S. Trustee, 8th Floor, Room 800, Chicago, IL 60604**

All debtors are required to attend and bring a picture ID and proof of their Social Security Number to the 341 meeting.

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 4/13/15

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

Eastern Division
219 S Dearborn
7th Floor
Chicago, IL 60604
Telephone number: 1-866-222-8029

For the Court:

Clerk of the Bankruptcy Court:
Jeffrey P. Allsteadt

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: December 30, 2014

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Christina Joung
 Debtor

Case No. 14-45856-CAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: ajauregui
 Form ID: b9a

Page 1 of 2
 Total Noticed: 44

Date Rcvd: Dec 30, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 01, 2015.

db
 22773387 +Christina Joung, 314 Crescent Drive, Glenview, IL 60025-4618
 ARM, PO Box 129, Thorofare, NJ 08086-0129
 22773382 +Advocate Lutheran General Hospital, 1775 Dempster Street, Park Ridge, IL 60068-1174
 22773383 +Advocate Medical Group, 701 Lee St., Des Plaines, IL 60016-4539
 22773392 +BMO Harris Bank, 111 W. Monroe St., Chicago, IL 60603-4095
 22773393 +BMO Harris Bank, Attention: Legal Services, 1100 W Monroe, 421 E, Chicago, IL 60607-2496
 22773389 +Bank Financial, 1401 N Larkin Ave, Joliet, IL 60435-3775
 22773388 +Bank Financial, 15W060 North Frontage Rd., Burr Ridge, IL 60527-6928
 22773390 +Bank of America, Bankruptcy Department, CA6-919-0241, PO Box 5170,
 Simi Valley, CA 93062-5170
 22773391 +Bbcn Bank, 2727 W Olympic Blvd, Los Angeles, CA 90006-2637
 22773397 +CBE Group, 1309 Technology Parkway, Cedar Falls, IA 50613-6976
 22773410 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home Depot Credit Services, PO Box 182676,
 Columbus, OH 43218-2676)
 22773405 +FW IL Civic Center, c/o Robert G Higgins, Atty at Law, 200 W Adams #2220,
 Chicago, IL 60606-5231
 22773402 Federal National Mortgage Assoc, 14221 Dalla Parkway, Suite 100, Dallas, TX 75254-2951
 22773403 +Fisher & Shapiro, LLC, 2121 Waukegan Road, Suite 301, Bannockburn, IL 60015-1831
 22773404 +Foster Bank, 5005 Newport Drive, Rolling Meadows, IL 60008-3837
 22773406 +Gold Coast Bank, 1201 N Clark St, Suite 204, Chicago, IL 60610-2697
 22773407 +Gomberg, Sharfman, Gold & Ostler, 208 South LaSalle, Suite 1200, Chicago, IL 60604-1032
 22773408 +Harris & Harris, Ltd, 111 West Jackson Blvd, Suite 400, Chicago, IL 60604-4135
 22773411 +Illinois FS, Attorney at Law, 2121 Waukegan Road, Suite 301, Bannockburn, IL 60015-1831
 22773412 Kamensky Rubinstein Hochman & Delot, 7250 North Cicero Ave, Suite 200,
 Lincolnwood, IL 60712-1693
 22773413 Levenfeld, Pearlstein, Glass, 2 N LaSalle, 13 Floor, Chicago, IL 60602
 22773416 +Markoff & Krasny, Attorney at Law, 29 N Wacker Drive, Chicago, IL 60606-2851
 22773417 +Northland Group, Bankruptcy Department, 7831 Glenroy Road, Suite 350,
 Edina, MN 55439-3108
 22773419 +Plaza 440 Private Residences, 440 N Wabash, Chicago, IL 60611-3549
 22773420 +RBS Citizens, 480 Jefferson Blvd, Warwick, RI 02886-1359
 22773421 +Residential Credit Solutions, 4282 N. Freeway, Fort Worth, TX 76137-5021
 22773422 Sudler Property Management, 8401 Innovation Way, Chicago, IL 60682-8401

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: davidsiegellaw@hotmail.com Dec 31 2014 01:21:24 David M Siegel,

David M. Siegel & Associates, 790 Chaddick Drive, Wheeling, IL 60090
 tr +EDI: BECRANE.COM Dec 31 2014 01:03:00 Eugene Crane, Crane Heyman Simon Welch & Clar,
 135 S Lasalle Ste 3705, Chicago, IL 60603-4101
 22773384 +EDI: AFNIRECOVERY.COM Dec 31 2014 01:03:00 AFNI, 1310 Martin Luther King Drive,
 Bloomington, IL 61701-1465
 22773385 EDI: AMEREXPR.COM Dec 31 2014 01:03:00 AMEX, Bankruptcy Department, PO Box 981535,
 El Paso, TX 79998-1535
 22773386 +EDI: AMEREXPR.COM Dec 31 2014 01:03:00 AMEX, Attn: Bankruptcy Department, PO Box 297871,
 Fort Lauderdale, FL 33329-7871
 22773395 EDI: CAPITALONE.COM Dec 31 2014 01:08:00 Cap One, Bankruptcy Dept., PO Box 5155,
 Norcross, GA 30091
 22773409 EDI: CITICORP.COM Dec 31 2014 01:08:00 Home Depot, Bankruptcy Department, PO Box 20483,
 Kansas City, MO 64195
 22773400 +E-mail/Text: bankruptcy@commercebank.com Dec 31 2014 01:23:00 COMMERCEBK,
 1045 Executive Parkway, Saint Louis, MO 63141-6303
 22773396 +EDI: CAPITALONE.COM Dec 31 2014 01:08:00 Capital 1 Bank, Attn: General Correspondence,
 Po Box 30285, Salt Lake City, UT 84130-0285
 22773398 +EDI: CHASE.COM Dec 31 2014 01:03:00 Chacecard, Bankruptcy Department, PO Box 15298,
 Wilmington, DE 19850-5298
 22773399 E-mail/Text: bankruptcy@commercebank.com Dec 31 2014 01:23:00 Commerce Bank,
 PO Box 411036, Kansas City, MO 64141-1036
 22773401 EDI: DIRECTV.COM Dec 31 2014 01:08:00 DirecTV, PO Box 9001069,
 Louisville, KY 40290-1069
 22773415 EDI: TSYS2.COM Dec 31 2014 01:03:00 MACYSDSNB, 911 Duke Blvd., Mason, OH 45040
 22773414 +EDI: TSYS2.COM Dec 31 2014 01:03:00 Macy's, Bankruptcy Processing, PO Box 8053,
 Mason, OH 45040-8053
 22773418 +E-mail/Text: BKRMailOps@weltman.com Dec 31 2014 01:23:18 Origen Investments, LLC,
 c/o Weltman Weinberg & Reis, 180 N LaSalle street, #2400, Chicago, IL 60601-2704
 22773423 EDI: CITICORP.COM Dec 31 2014 01:08:00 THD/CBNA, PO Box 6497,
 Sioux Falls, SD 57117-6497

TOTAL: 16

District/off: 0752-1

User: ajauregui
Form ID: b9a

Page 2 of 2
Total Noticed: 44

Date Rcvd: Dec 30, 2014

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
22773394 C & C Fine Jewelers, Inc.

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 01, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 30, 2014 at the address(es) listed below:

David M Siegel on behalf of Debtor Christina Joung davidsiegellaw@hotmail.com,
davidmsiegel@hotmail.com;author@proofofpayments.com;johnellmannlaw@gmail.com
Eugene Crane ecrane@craneheyman.com,
il41@ecfcbis.com;jmunoz@craneheyman.com;dkobrynski@craneheyman.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3